

# BANKING AND RAILWAY STATISTICS, IRELAND.

---

[DECEMBER, 1892.]

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STATISTICS OF DEPOSITS AND CASH BALANCES IN JOINT STOCK BANKS; DEPOSITS IN POST OFFICE SAVINGS BANKS AND TRUSTEE SAVINGS BANKS; AMOUNT OF THE GOVERNMENT FUNDS, INDIA STOCKS, AND GUARANTEED LAND STOCK; AND BANK NOTE CIRCULATION IN IRELAND, DECEMBER, 1892; ALSO WEEKLY TRAFFIC RECEIPTS OF IRISH RAILWAYS FOR THE YEARS 1891-92; AND RAILWAY TRAFFIC STATISTICS FOR EACH OF THE TEN YEARS 1882-91.

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Presented to both Houses of Parliament by Command of Her Majesty.

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(DECEMBER)

1892

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TO

HIS EXCELLENCY ROBERT OFFLEY ASHBURTON,  
BARON HOUGHTON,

&c., &c., &c.,

LORD LIEUTENANT-GENERAL AND GENERAL GOVERNOR OF IRELAND.

MAY IT PLEASE YOUR EXCELLENCY,

I have the honour to submit to your Excellency the following Tables and remarks relative to Banking in Ireland, and to the amount of the Government Funds, India Stocks, and Guaranteed Land Stock upon which dividends are payable at the Bank of Ireland, together with information concerning the weekly traffic receipts of the Irish Railways for the years 1891-92, and an abstract of the principal railway statistics of Ireland for the ten years 1882-91. The Tables on these subjects are in continuation of those previously issued by this Department.

The information comprised in the Tables relating to Banking and Investment Statistics consists of the total of the deposits and cash balances in the Joint Stock Banks of Ireland on the 31st of December, 1892, and on the corresponding date in each preceding year since the year 1872 inclusive, compiled from confidential returns kindly furnished by the authorities of the various banks; the balance of deposits remaining in Post Office and Trustee Savings Banks on the 31st of December of each year since the year 1872 inclusive, derived from official sources; the total amount (on 31st December in each year since 1872) of Government Funds, India Stocks, and Guaranteed Land Stock,\* on which dividends are

\* See note (\*) on page 14.

payable at the Bank of Ireland, with the amount of each description of Stock on 31st December, 1892, kindly supplied by the Governor of the Bank; and the average bank note circulation of the six banks of issue in Ireland in the month of December since 1882, compiled from the *Dublin Gazette*.

In addition to the tables here mentioned, I have inserted others affording half-yearly comparisons for 1892 and the preceding ten years under each of the heads referred to; these half-yearly comparisons tend to correct any false impression which might be caused by information collected at a period of the year when the Christmas trade produces an increased movement of money.

### 1. *Deposits and Cash Balances in Joint Stock Banks.*

The deposits and cash balances in the Joint Stock Banks, in December, 1892, as shown in Table I., stood at £35,375,000 (exclusive of £1,676,364 Government accounts in the Bank of Ireland), as compared with £34,532,000 at the same period in the year 1891, being an increase of £843,000, or 2·4 per cent., following an increase of £1,207,000, or 3·6 per cent., at the close of 1891, as compared with the amount for December, 1890, and showing an advance of £5,604,000, or 18·8 per cent., on the amount for December, 1887, since which period there has been a continuous annual increase. It will be seen from the Table that the amount under this heading in December last was also in excess of that for December in any of the 20 years preceding 1892: it was, in fact, the highest amount yet reached. In Table I. (A) the amounts of deposits and cash balances are compared by half-years: it shows that the customary increase in December as compared with June occurred, the increase on this occasion being £810,000, as compared with an increase of £832,000 for the corresponding period of 1891, and an increase of £264,000 for December, 1890,

TABLE I.—Showing amount of Deposits and Cash Balances in Joint Stock Banks, on 31st December, 1872–92, compiled from Returns furnished by the several Joint Stock Banks in Ireland.\*

DATE.	Amount.	Yearly Increase.	Yearly Decrease.
	£.	£.	£.
1872, 31st December,	28,732,000	1,384,000	—
1873,       "	29,210,000	476,000	—
1874,       "	31,734,000	2,524,000	—
1875,       "	33,519,000	1,785,000	—
1876,       "	34,240,000	721,000	—
1877,       "	33,050,000	—	1,190,000
1878,       "	31,534,000	—	1,516,000
1879,       "	30,541,000	—	993,000
1880,       "	29,746,000	—	795,000
1881,       "	30,161,000	415,000	—
1882,       "	32,746,000	2,585,000	—
1883,       "	31,340,000	—	1,406,000
1884,       "	30,627,000	—	713,000
1885,       "	29,370,000	—	1,257,000
1886,       "	30,172,000	802,000	—
1887,       "	29,771,000	—	401,000
1888,       "	30,979,000	1,208,000	—
1889,       "	32,988,000	1,989,000	—
1890,       "	33,325,000	357,000	—
1891,       "	34,532,000	1,207,000	—
1892,       "	35,375,000	843,000	—

\* The names and the dates of foundation of the Banks, the combined statistics of which are included in Tables I. and I. (A), are as follows :—

Name.	Estab-lished.	Name.	Estab-lished.
Bank of Ireland, . . . . .	1783.	National Bank, . . . . .	1835.
Northern Banking Company, . . . . .	1824.	Ulster Bank, . . . . .	1836.
Hibernian Bank, . . . . .	1825.	Royal Bank of Ireland, . . . . .	1836.
Provincial Bank of Ireland, . . . . .	1825.	Munster & Leinster Bank, . . . . .	1835.
Belfast Banking Company, . . . . .	1827.		

[TABLE I. (A.)

A 4

TABLE I. (A)—Showing amount of Deposits and Cash Balances in Joint Stock Banks, in the months of June and December, in the years 1882-92, compiled from Returns furnished by the several Joint Stock Banks in Ireland.

DATE	Amount.	Increase.	Decrease.
	£	£	£
1882, 30th June,	30,667,000	506,000	—
„ 31st December,	32,746,000	2,079,000	—
1883, 30th June,	31,725,000	—	1,021,000
„ 31st December,	31,340,000	—	385,000
1884, 30th June,	30,072,000	—	1,268,000
„ 31st December,	30,627,000	555,000	—
1885, 30th June,	29,240,000	—	1,387,000
„ 31st December,	29,370,000	130,000	—
1886, 30th June,	29,223,000	—	147,000
„ 31st December,	30,172,000	949,000	—
1887, 30th June,	29,339,000	—	833,000
„ 31st December,	29,771,000	432,000	—
1888, 30th June,	30,310,000	539,000	—
„ 31st December,	30,979,000	669,000	—
1889, 30th June,	31,205,000	226,000	—
„ 31st December,	32,968,000	1,763,000	—
1890, 30th June,	33,061,000	93,000	—
„ 31st December,	33,325,000	264,000	—
1891, 30th June,	33,700,000	375,000	—
„ 31st December,	34,532,000	832,000	—
1892, 30th June,	34,565,000	33,000	—
„ 31st December,	35,375,000	810,000	—

## 2. Savings Banks.

The balances of deposits in Savings Banks consist of two groups—those in the Post Office Savings Banks which are set out in Table II., and those in Trustee Savings Banks, shown in Table III. It will be observed from Table II. that although the results were not quite as favourable as in the years 1890 and 1891, the steady increase in the balance in the Post Office Savings Banks which had been observed at the termination of each previous year since the establishment of these institutions, continued through 1892.

In December of that year, the amount in the Post Office Savings Banks in Ireland stood at £4,204,000, as compared with £3,966,000, for the corresponding period of 1891, being an increase of £238,000.



TABLE II.—Showing Estimated Balances, at the undermentioned dates, in Post Office Savings Banks in Ireland; compiled from Returns furnished by the Controller, Post Office Savings Bank Department.

DATE.	Amount.	Yearly Increase.	Yearly Decrease.
	£	£	£
1872, 31st December,	826,000	81,000	—
1873,       "	846,000	20,000	—
1874,       "	914,000	68,000	—
1875,       "	1,003,000	89,000	—
1876,       "	1,124,000	121,000	—
1877,       "	1,257,000	133,000	—
1878,       "	1,326,000	69,000	—
1879,       "	1,417,000	91,000	—
1880,       "	1,556,000	139,000	—
1881,       "	1,723,000	167,000	—
1882,       "	1,925,000	202,000	—
1883,       "	2,052,000	127,000	—
1884,       "	2,224,000	172,000	—
1885,       "	2,438,000	214,000	—
1886,       "	2,703,000	265,000	—
1887,       "	2,932,000	229,000	—
1888,       "	3,239,000	307,000	—
1889,       "	3,462,000	223,000	—
1890,       "	3,723,000	261,000	—
1891,       "	3,966,000	243,000	—
1892,       "	4,204,000	238,000	—

Table II. (A) shows by half years, since June, 1882, the steady increase in the deposits in the Post Office Savings Banks. From this Table it appears that the increase in December, 1892, as compared with June of the same year, was £135,000, against an increase of £88,000 in the second half of the year 1891, and an increase of £138,000 in the corresponding period of 1890.

TABLE II. (A).

TABLE II. (A)—Showing Estimated Balance, at the undermentioned dates, in Post Office Savings Banks in Ireland; compiled from Returns furnished by the Controller, Post Office Savings Bank Department.

DATE:	Amount.	Increase.	Decrease.
	£	£	£
1882, 30th June, .	1,832,000	109,000	-
" 31st December,	1,926,000	94,000	-
1883, 30th June, .	2,002,000	76,000	-
" 31st December,	2,052,000	50,000	-
1884, 30th June, .	2,150,000	98,000	-
" 31st December,	2,224,000	74,000	-
1885, 30th June, .	2,325,000	101,000	-
" 31st December,	2,438,000	113,000	-
1886, 30th June, .	2,592,000	154,000	-
" 31st December,	2,703,000	111,000	-
1887, 30th June, .	2,802,000	99,000	-
" 31st December,	2,932,000	130,000	-
1888, 30th June, .	3,128,000	196,000	-
" 31st December,	3,239,000	111,000	-
1889, 30th June, .	3,372,000	133,000	-
" 31st December,	3,462,000	90,000	-
1890, 30th June, .	3,585,000	123,000	-
" 31st December,	3,723,000	138,000	-
1891, 30th June, .	3,878,000	155,000	-
" 31st December,	3,966,000	88,000	-
1892, 30th June, .	4,069,000	103,000	-
" 31st December,	4,204,000	135,000	-

Table III. shows the amount of deposits at the end of each year in Trustee Savings Banks.

In December, 1891, these deposits amounted to £1,966,000, and in 1892 to £1,967,000, being an increase of £1,000 following a decrease of £7,000 in 1891, and a decrease of £69,000 in 1890.

[TABLE III.]

TABLE III.—Showing the Balances due to Trustees of Savings Banks in Ireland by the Commissioners for the Reduction of the National Debt, at the undermentioned dates; compiled from Returns furnished by the Comptroller-General, National Debt Office, London.

DATE.	Amount.	Yearly Increase.	Yearly Decrease.
	£	£	£
1872, 31st December,	1,964,000	—	244,000
1873,       "	2,075,000	111,000	—
1874,       "	2,092,000	17,000	—
1875,       "	2,044,000	—	48,000
1876,       "	2,153,000	109,000	—
1877,       "	2,220,000	67,000	—
1878,       "	2,160,000	—	60,000
1879,       "	2,098,000	—	62,000
1880,       "	2,079,000	—	19,000
1881,       "	2,042,000	—	37,000
1882,       "	2,078,000	36,000	—
1883,       "	2,060,000	—	18,000
1884,       "	2,097,000	37,000	—
1885,       "	1,981,000	—	116,000
1886,       "	2,007,000	26,000	—
1887,       "	2,043,000	36,000	—
1888,       "	2,029,000	—	14,000
1889,       "	2,042,000	13,000	—
1890,       "	1,973,000	—	69,000
1891,       "	1,966,000	—	7,000
1892,       "	1,967,000	1,000	—

Table III. (A) gives information by half-years from 1882 to 1892 for the Trustee Savings Banks. There has been an increase of £9,000 in the half-year ended December, 1892, following a decrease of £8,000 in the preceding half-year, and a decrease of £6,000 for the second half of the year 1891.

TABLE III. (A).—Showing the Balances due to Trustees of Savings Banks in Ireland by the Commissioners for the Reduction of the National Debt, at the undermentioned dates; compiled from Returns furnished by the Comptroller-General, National Debt Office, London.

DATE.	Amount.	Increase.	Decrease.
	£	£	£
1882, 30th June, .	2,038,000	—	4,000
„ 31st December,	2,078,000	40,000	—
1883, 30th June, .	2,064,000	—	14,000
„ 31st December,	2,060,000	—	4,000
1884, 30th June, .	2,072,000	12,000	—
„ 31st December,	2,097,000	25,000	—
1885, 30th June, .	2,022,000	—	75,000
„ 31st December,	1,981,000	—	41,000
1886, 30th June, .	1,994,000	13,000	—
„ 31st December,	2,007,000	13,000	—
1887, 30th June, .	2,030,000	23,000	—
„ 31st December,	2,043,000	13,000	—
1888, 30th June, .	2,012,000	—	31,000
„ 31st December,	2,029,000	17,000	—
1889, 30th June, .	2,028,000	—	1,000
„ 31st December,	2,042,000	14,000	—
1890, 30th June, .	2,035,000	—	7,000
„ 31st December,	1,973,000	—	62,000
1891, 30th June, .	1,972,000	—	1,000
„ 31st December,	1,966,000	—	6,000
1892, 30th June, .	1,958,000	—	8,000
„ 31st December,	1,967,000	9,000	—

The progress of the accumulation of small savings in Post Office and Trustee Banks in Ireland, is shown in Tables IV. and IV. (A.) From Table IV. it will be seen that there has been a considerable increase in savings during the year, the total amount in the Savings Banks in Ireland being £6,171,000 in December, 1892, as compared with £5,932,000 for the corresponding period of

the year 1891, being an increase of £239,000, following an increase of £236,000 in December, 1891, over December, 1890.

It will also be observed that there has been an increase in each year since 1873, and that the balance in Savings Banks on the 31st December last, was more than double the amount to the credit of depositors at the close of the year 1872, the first year for which statistics are given in the Table.

TABLE IV.—Showing the Totals of the Balances in Post Office and Trustee Savings Banks, given separately in Tables II. and III.

DATE.	Amount.	Yearly Increase.	Yearly Decrease.
	£	£	£
1872, 31st December,	2,790,000	—	163,000
1873,       "	2,921,000	131,000	—
1874,       "	3,006,000	85,000	—
1875,       "	3,047,000	41,000	—
1876,       "	3,277,000	230,000	—
1877,       "	3,477,000	200,000	—
1878,       "	3,486,000	9,000	—
1879,       "	3,515,000	29,000	—
1880,       "	3,635,000	120,000	—
1881,       "	3,765,000	130,000	—
1882,       "	4,003,000	238,000	—
1883,       "	4,112,000	109,000	—
1884,       "	4,321,000	209,000	—
1885,       "	4,419,000	98,000	—
1886,       "	4,710,000	291,000	—
1887,       "	4,975,000	265,000	—
1888,       "	5,268,000	293,000	—
1889,       "	5,504,000	236,000	—
1890,       "	5,696,000	192,000	—
1891,       "	5,932,000	236,000	—
1892,       "	6,171,000	239,000	—

Table IV. (A) shows the amount of small savings, by half years, for the past eleven years, and demonstrates that during that period the half-yearly balances in Savings Banks in Ireland continuously increased.

TABLE IV. (A)—Showing the Totals of the Balances in Post Office and Trustee Savings Banks, given separately in Tables II. (A) and III. (A).

DATE.	Amount.	Increase.	Decrease.
	£	£	£
1882, 30th June, .	3,870,000	105,000	-
" 31st December,	4,004,000	134,000	-
1883, 30th June, .	4,066,000	62,000	-
" 31st December,	4,112,000	46,000	-
1884, 30th June, .	4,222,000	110,000	-
" 31st December,	4,321,000	99,000	-
1885, 30th June, .	4,347,000	26,000	-
" 31st December,	4,419,000	72,000	-
1886, 30th June, .	4,586,000	167,000	-
" 31st December,	4,710,000	124,000	-
1887, 30th June, .	4,832,000	122,000	-
" 31st December,	4,975,000	143,000	-
1888, 30th June, .	5,140,000	165,000	-
" 31st December,	5,268,000	128,000	-
1889, 30th June, .	5,400,000	132,000	-
" 31st December,	5,504,000	104,000	-
1890, 30th June, .	5,620,000	116,000	-
" 31st December,	5,696,000	76,000	-
1891, 30th June, .	5,850,000	154,000	-
" 31st December,	5,932,000	82,000	-
1892, 30th June, .	6,027,000	95,000	-
" 31st December,	6,171,000	144,000	-

### 3. Government Funds, India Stocks, and Guaranteed Land Stock.\*

As shown in Table V. there has been a further decrease in the total amount of the Government Funds, India Stocks, and Guaranteed Land Stock\* on which dividends are payable at the Bank of Ireland, the amount for December, 1892, being £25,198,000, as compared with £25,784,000 (Government Funds and India Stocks) in December, 1891, showing a decrease of £586,000, or 2·3 per cent., following a decrease of £826,000 in December, 1891, as compared with the close of the year 1890.

\* Guaranteed Land Stock was created in 1892.

[TABLE V.]

TABLE V.—Showing the Amount of the Government Funds, India Stocks, and Guaranteed Land Stock in Ireland at the under-mentioned dates; compiled from Returns furnished by the Governor of the Bank of Ireland.

DATE.	Amount.	Yearly Increase.	Yearly Decrease.
	£	£	£
1872, 31st December,	35,839,000	—	1,250,000
1873, "	34,850,000	—	989,000
1874, "	34,555,000	—	295,000
1875, "	33,729,000	—	826,000
1876, "	33,264,000	—	465,000
1877, "	32,561,000	—	703,000
1878, "	31,837,000	—	724,000
1879, "	32,440,000	603,000	—
1880, "	32,395,000	—	45,000
1881, "	31,611,000	—	784,000
1882, "	31,804,000	193,000	—
1883, "	30,942,000	—	862,000
1884, "	30,537,000	—	405,000
1885, "	29,689,000	—	848,000
1886, "	30,080,000	391,000	—
1887, "	29,839,000	—	241,000
1888, "	28,669,000*	—	1,170,000*
1889, "	27,898,000†	—	771,000†
1890, "	26,610,000	—	1,288,000
1891, "	25,784,000	—	826,000
1892, "	25,198,000	—	586,000

The following statement shows in round numbers the amount of each of these several descriptions of Stock included in the total amount given above for December, 1892:—

2½ per cent. Consols (1903),	£19,781,000
2½ per cent. Stock,	898,000
2½ " " (1905),	80,000
Local Loans, 5 per cent.,	1,006,000
India 3½ per cent. Stock,	2,710,000
" 3 " "	1,134,000
Guaranteed Land Stock,	90,000
Total,	£25,198,000

Table V. (A), made up by half-years, shows that there has been a decrease amounting to £844,000 in December, 1892, as compared with the close of the previous half-year, at which date the amount was £258,000 in excess of that for the 31st December, 1891.

\* India 4 per cent. Stock ceased to bear interest on the 5th October, 1888, and was paid off.

† Reduced 3 per cent. Stock and 3 per cent. Consols ceased to bear interest on the 5th July, 1889.

(TABLE V. (A))

TABLE V. (A).—Showing the Amount of Government Funds, India Stocks, and Guaranteed Land Stock, in Ireland at the undermentioned dates; compiled from Returns furnished by the Governor of the Bank of Ireland.

DATE.	Amount.	Increase.	Decrease.
	£	£	£
1882, 30th June, .	31,772,000	161,000	—
„ 31st December,	31,804,000	32,000	—
1883, 30th June, .	31,532,000	—	272,000
„ 31st December,	30,942,000	—	590,000
1884, 30th June, .	30,859,000	—	83,000
„ 31st December,	30,537,000	—	322,000
1885, 30th June, .	30,900,000	363,000	—
„ 31st December,	29,689,000	—	1,211,000
1886, 30th June, .	30,484,000	795,000	—
„ 31st December,	30,080,000	—	404,000
1887, 30th June, .	30,779,000	699,000	—
„ 31st December,	29,839,000	—	940,000
1888, 30th June, .	28,856,000	—	983,000
„ 31st December,	28,669,000*	—	187,000*
1889, 30th June, .	28,219,000	—	450,000
„ 31st December,	27,898,000†	—	321,000†
1890, 30th June, .	27,517,000	—	381,000
„ 31st December,	26,610,000	—	907,000
1891, 30th June, .	26,609,000	—	1,000
„ 31st December,	25,784,000	—	825,000
1892, 30th June, .	26,042,000	258,000	—
„ 31st December,	25,198,000	—	844,000

#### 4. Bank Note Circulation.

Dealing with the Bank Note circulation in a manner similar to that adopted with regard to the question of deposits and cash balances, it will be seen from Table VI. that there has been a decrease of £356,000 in the average circulation as compared with that for December, 1891, the average value having fallen from £6,643,000 in December, 1891, to £6,287,000 at the corresponding period of 1892, following a decrease of £455,000 in December, 1891, as compared with December, 1890, and an increase of £8,000, in December, 1890, as compared with the last month of 1889.

\* See note (\*), page 15.

† See note (†), page 15.



TABLE VI.—Showing the Average Bank Note Circulation of the Six Banks of Issue in Ireland in December; compiled from Accounts published by the Registrar of Bank Returns, pursuant to the Act 8 & 9 Vic., cap. 37.\*

Periods.	Amount.	Yearly Increase.	Yearly Decrease.
	£	£	£
1882, December, .	8,334,000	858,000	—
1883, „ .	7,235,000	—	1,099,000
1884, „ .	6,748,000	—	487,000
1885, „ .	6,484,000	—	264,000
1886, „ .	6,359,000	—	125,000
1887, „ .	5,964,000	—	395,000
1888, „ .	6,709,000	745,000	—
1889, „ .	7,090,000	381,000	—
1890, „ .	7,098,000	8,000	—
1891, „ .	6,843,000	—	455,000
1892, „ .	6,287,000	—	356,000

If Table VI. (A.) be examined it will be observed that the usual increase of note circulation in December, as compared with June, took place in the year 1892; the increase on this occasion was £322,000.

\* There are Six Banks in Ireland authorized to issue Notes, the statistics of which are included in this table. The total authorized issue of Notes for these Banks is £6,854,494.

[TABLE VI. (A.)

TABLE VI. (A.)—Showing the Average Bank Note Circulation of the Six Banks of Issue in Ireland, in the months of June and December of the years 1882-92; compiled from Accounts published by the Registrar of Bank Returns, pursuant to the Act 8 & 9 Vic., cap. 37.\*

PERIODS.	Amount.	Increase.	Decrease.
	£	£	£
1882, June,	7,097,000	—	379,000
„ December,	8,334,000	1,237,000	—
1883, June,	6,746,000	—	1,588,000
„ December,	7,235,000	489,000	—
1884, June,	6,240,000	—	995,000
„ December,	6,748,000	508,000	—
1885, June,	5,710,000	—	1,038,000
„ December,	6,484,000	774,000	—
1886, June,	5,726,000	—	758,000
„ December,	6,350,000	633,000	—
1887, June,	5,681,000	—	678,000
„ December,	5,964,000	283,000	—
1888, June,	5,758,000	—	206,000
„ December,	6,709,000	951,000	—
1889, June,	6,515,000	—	194,000
„ December,	7,090,000	575,000	—
1890, June,	6,634,000	—	456,000
„ December,	7,098,000	464,000	—
1891, June,	6,165,000	—	933,000
„ December,	6,643,000	478,000	—
1892, June,	5,965,000	—	678,000
„ December,	6,287,000	322,000	—

\* See note, p. 17.

The results of the analysis of the foregoing tables are:—

1st. That in December, 1892, there was an increase of Deposits and Cash Balances in the Irish Joint Stock Banks as compared with the corresponding period in 1891, amounting to £843,000, and that the amount of such Deposits and Cash Balances in December last, was the highest yet recorded.

2nd. That there was an increase of £810,000 in Deposits and Cash Balances in the Irish Joint

Stock Banks in December, 1892, as compared with June, 1892.

- 3rd. That there was an increase in the Deposits in Savings Banks in Ireland in December, 1892, as compared with the same period of 1891, amounting to £239,000, there having been an increase of £238,000 in the sum in the Post Office Savings Banks, and an increase of £1,000 in the amount in the Trustee Banks.
- 4th. That there was an increase of £144,000 in the Deposits in Savings Banks in December, 1892, as compared with the amount for June in that year.
- 5th. That the amount (in December, 1892), of Government Funds, India Stocks, and Guaranteed Land Stock\* on which dividends are payable at the Bank of Ireland, shows a decrease of £586,000 as compared with the amount of Government Funds and India Stocks at the close of the preceding year.
- 6th. That in December, 1892, there was a diminution of £844,000 in the amount of Government Funds, India Stocks, and Guaranteed Land Stock on which dividends are payable at the Bank of Ireland, as compared with June of the same year.
- 7th. That in December, 1892, there was a decrease of £356,000 in the average amount of Bank Note circulation, as compared with the corresponding period of 1891.
- 8th. That there was an increase of Bank Note circulation to the amount of £322,000 in December, 1892, as compared with June of the same year.

\* See note (\*) on page 14.

### 5. *Railway Statistics.*

Table VII., compiled from Returns furnished by the authorities of the several Companies, gives the receipts of Irish Railways, week by week, for the year 1892, compared with those for 1891.

A review of the weekly traffic returns shows that in 23 weeks the receipts exceeded those for the corresponding weeks of the year 1891, and that in 29 weeks the receipts were below those for the corresponding periods, with the net result that in the year there was a decrease of £41,393, the total receipts for the year 1892 (52 weeks) being £3,106,065, as compared with £3,147,458 for 1891, in which year the receipts were about £78,000 in excess of those for the year 1890.

Table VIII. gives some of the principal statistics for Irish Railways during the ten years 1882-91, for comparison with the aggregate figures at foot of Table VII. for 1891-92.

The figures in Table VIII. show the revised amounts as given in the reports of the Board of Trade. The unrevised receipts compiled from the weekly returns furnished to me by the Railway Companies are slightly in excess of the revised amounts, apparently owing to their including some miscellaneous items which do not properly come within the term "traffic receipts"; the difference, however, is small in proportion to the total amount.

[Continued on p. 22.]

TABLE VIII.—RAILWAY TRAFFIC STATISTICS, IRELAND, 1882-91.

Year.	Length of Lines open.	Number of Passengers.	REVENUE.					
			Passenger Traffic and Mails.	Goods Traffic.	Total.	Annual Income.	Annual Outgoings.	Average Receipts per Mile.
			£	£	£	£	£	£
1882	5,665	18,787,000	1,488,000	1,368,000	2,755,000	175,000	—	1,115
1883	5,901	19,508,000	1,519,000	1,397,000	2,806,000	43,000	—	1,115
1884	5,535	19,577,000	1,514,000	1,378,000	2,786,000	—	50,000	1,108
1885	5,572	19,723,000	1,510,000	1,349,000	2,759,000	—	57,000	1,075
1886	5,615	19,940,000	1,481,000	1,270,000	2,751,000	—	8,000	1,059
1887	5,630	19,959,000	1,501,000	1,279,000	2,780,000	58,000	—	1,061
1888	5,630	19,985,000	1,522,000	1,298,000	2,820,000	50,000	—	1,080
1889	5,643	20,208,000	1,622,000	1,369,000	2,951,000	151,000	—	1,150
1890	5,643	20,621,000	1,670,000	1,412,000	3,042,000	81,000	—	1,181
1891	5,658	21,455,000	1,673,000	1,448,000	3,150,000	78,000	—	1,189

In conclusion, I have to return my thanks to the Authorities of the various Joint Stock Banks of Ireland, and of the Post Office Savings Bank Department; the Comptroller-General of the National Debt Office; the Governor of the Bank of Ireland, and the Chairmen and Directors of the several Railway Companies, for the valuable information which they so promptly afforded in connexion with the compilation of these Statistics for your Excellency.

I have the honour to remain,

Your Excellency's faithful servant,

THOMAS W. GRIMSHAW,

*Registrar-General*

GENERAL REGISTER OFFICE,

CHARLEMONT HOUSE,

*Dublin, 25th January, 1893.*

DUBLIN CASTLE,

*3rd February, 1893.*

SIR,

I have to acknowledge the receipt of your letter of the 2nd instant, forwarding, for submission to His Excellency the Lord Lieutenant, the Report on certain Statistics of Banking &c., in Ireland for the Half Year ended 31st December last.

I am, Sir,

Your obedient Servant,

D. HARREL.

The Registrar-General,  
Charlemont House,  
Rutland-square.

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# BANKING AND RAILWAY STATISTICS, IRELAND (DECEMBER, 1892).

## TABLE VII.—COMPARATIVE RETURN OF WEEKLY RAILWAY RECEIPTS IN IRELAND FOR THE YEARS 1891-92.

No. of Week ending (1892).	Date.	Receipts from Work.						Excess.		Receipts per Mile.		Amounts Received for each week commencing at Year.					
		Total.		Increase in 1892 as compared with 1891.		Decrease in 1892 as compared with 1891.						Total.		Decrease in 1892 as compared with 1891.		Decrease in 1892 as compared with 1891.	
		1891.	1892.	Total.	Per Cent.	Total.	Per Cent.					1891.	1892.	Total.	Per cent.	Total.	Per cent.
		£	£	£	£	£	£			£	£	£	£	£	£	£	
Friday.																	
1	January 4	41,281	42,818	—	—	3,058	7.0	1,071	1/258	19.3	17.9	43,281	42,818	—	—	3,598	7.0
2	" 11	45,417	44,300	—	—	5,112	11.3	—	—	19.3	18.5	300,558	52,229	—	—	4,718	8.0
3	" 18	37,749	44,500	—	—	5,132	9.2	—	—	16.4	17.4	350,087	138,819	—	—	11,808	7.9
4	" 25	36,444	48,503	—	—	6,113	7.6	—	—	10.7	10.1	205,281	187,949	—	—	15,009	7.9
5	February 1	35,741	39,392	—	—	5,150	10.0	—	—	20.9	16.9	366,679	337,000	—	—	22,160	6.2
6	" 8	35,328	45,514	—	—	4,414	8.0	—	—	18.1	18.5	314,000	307,417	—	—	25,555	8.8
7	" 15	35,226	48,003	—	—	6,013	9.7	—	—	19.9	19.1	397,399	335,600	—	—	35,999	8.6
8	" 22	46,718	42,653	—	—	7,768	16.1	—	—	19.4	17.6	426,035	352,504	—	—	38,929	9.5
9	March 1	48,488	56,004	—	—	5,094	4.9	—	—	10.8	10.0	458,213	438,587	—	—	47,854	9.7
10	" 8	44,794	51,908	—	—	3,232	6.6	—	—	10.5	12.1	498,547	498,882	—	—	45,616	8.7
11	" 15	34,628	53,888	—	—	3,670	6.7	—	—	10.4	15.0	548,383	545,917	—	—	48,259	8.4
12	" 22	32,670	54,798	—	—	1,773	3.4	—	—	19.4	18.0	618,492	626,328	—	—	51,337	8.0
13	April 1	35,187	50,974	—	—	7,351	11.4	—	—	15.8	10.9	708,849	617,211	—	—	38,538	8.2
14	" 8	35,445	55,973	—	—	3,449	2.9	—	—	13.2	10.6	748,991	709,394	—	—	41,607	8.1
15	" 15	37,714	55,443	—	—	3,649	4.8	—	—	15.2	10.6	812,105	791,730	—	—	45,275	8.0
16	" 22	32,500	60,044	3,509	6.0	—	—	—	—	15.2	14.0	358,810	431,744	—	—	42,865	7.1
17	" 29	34,292	53,623	—	—	780	1.3	—	—	14.1	13.8	918,302	855,508	—	—	33,898	6.7
18	May 6	51,231	50,580	7,748	4.5	—	—	1,078	—	10.4	10.8	1,018,182	949,248	—	—	33,878	6.0
19	" 13	50,543	52,371	3,677	9.0	—	—	—	—	12.7	12.6	1,078,979	1,011,971	—	—	34,491	6.8
20	" 20	50,053	59,384	—	—	695	1.3	—	—	14.4	13.3	1,131,994	1,071,878	—	—	34,146	6.2
21	" 27	59,158	60,462	607	1.4	—	—	—	—	15.9	15.6	1,150,880	1,122,587	—	—	48,238	4.9
22	June 3	55,230	53,211	21	0.1	—	—	—	—	15.9	13.2	1,252,758	1,186,658	—	—	76,151	4.5
23	" 10	52,146	65,774	8,350	3.2	—	—	—	—	13.1	14.6	1,214,807	1,281,489	—	—	74,801	9.2
24	" 17	55,190	66,467	1,337	2.1	—	—	—	—	12.6	14.1	1,378,467	1,308,743	—	—	55,524	3.9
25	" 24	59,443	65,792	5,208	9.2	—	—	—	—	14.9	13.7	1,646,800	1,576,974	—	—	51,456	3.6
26	July 1	54,287	64,608	—	—	121	0.6	—	—	14.1	14.1	1,516,847	1,600,000	—	—	51,587	3.4
27	" 8	54,273	65,702	1,129	1.7	—	—	—	—	14.1	14.2	1,572,420	1,624,702	—	—	50,618	3.3
28	" 15	51,688	57,283	—	—	52	0.4	—	—	15.2	16.0	1,645,636	1,801,368	—	—	50,570	6.1
29	" 22	59,580	57,409	—	—	371	1.5	—	—	18.6	15.9	1,711,110	1,686,294	—	—	51,641	3.0
30	" 29	55,326	57,688	—	—	1,397	1.6	—	—	18.7	15.9	1,780,002	1,777,285	—	—	52,548	3.6
31	August 5	59,053	71,713	5,659	3.1	—	—	—	—	15.6	15.7	1,850,093	1,909,694	—	—	48,889	2.5
32	" 12	48,711	57,014	—	—	1,307	1.6	—	—	16.0	14.9	1,947,484	1,953,180	—	—	57,166	2.7
33	" 19	48,518	69,253	864	1.4	—	—	—	—	16.0	15.8	1,985,848	1,938,024	—	—	50,832	2.6
34	" 26	71,807	74,456	2,627	3.6	—	—	—	—	16.0	15.7	2,007,162	2,050,785	—	—	47,688	2.3
35	September 3	55,904	58,109	—	—	294	0.4	—	—	16.0	15.4	2,133,007	2,075,184	—	—	47,582	2.2
36	" 10	42,685	57,771	3,370	9.8	—	—	—	—	16.0	15.1	2,181,458	2,145,885	—	—	49,588	2.1
37	" 17	45,198	62,135	836	1.4	—	—	—	—	14.3	14.5	2,588,744	2,511,480	—	—	48,774	1.9
38	" 24	45,967	64,773	—	—	1,601	1.7	—	—	14.3	14.6	2,575,511	2,575,712	—	—	49,263	1.9
39	" 31	59,036	59,087	663	1.8	—	—	—	—	14.5	14.6	2,587,838	2,542,775	—	—	44,853	1.8
40	October 7	45,348	66,294	345	0.4	—	—	—	—	14.5	16.7	2,623,984	2,603,397	—	—	44,977	1.6
41	" 14	51,216	62,172	926	1.8	—	—	—	—	15.9	16.1	2,610,198	2,671,635	—	—	53,925	1.7
42	" 21	53,532	65,186	366	0.4	—	—	—	—	16.0	16.4	2,679,330	2,674,737	—	—	45,805	1.7
43	" 28	45,582	60,180	—	—	2,108	4.5	—	—	15.3	15.2	2,648,222	2,634,817	—	—	45,965	1.7
44	November 4	42,717	62,580	414	0.7	—	—	—	—	15.3	15.4	2,700,535	2,687,805	—	—	45,991	1.7
45	" 11	58,868	57,401	—	—	1,267	3.3	—	—	15.9	15.6	2,789,061	2,718,325	—	—	48,338	1.7
46	" 18	56,402	58,901	—	—	543	1.2	—	—	16.3	16.6	2,816,934	2,771,314	—	—	47,990	1.7
47	" 25	55,812	55,093	—	—	1,790	3.0	—	—	16.3	16.6	2,875,527	2,895,287	—	—	48,256	1.7
48	December 2	56,239	55,015	850	0.7	—	—	—	—	16.1	17.1	2,932,008	2,888,112	—	—	48,844	1.7
49	" 9	54,977	54,507	—	—	399	0.7	—	—	16.0	16.5	2,887,023	2,907,896	—	—	48,754	1.7
50	" 16	54,257	60,946	3,270	4.5	—	—	—	—	16.0	17.0	2,941,299	2,994,585	—	—	47,193	1.6
51	" 23	51,799	54,289	4,560	9.0	—	—	—	—	16.1	16.6	2,993,079	3,000,694	—	—	42,615	1.4
52	" 30	64,454	55,461	1,022	1.6	—	—	—	—	16.0	16.4	2,947,488	3,180,645	—	—	42,889	1.3

\* Owing to the closing of Accounts at the end of the Calendar Month, the amounts received for the 1st, 2nd, 26th, 27th, 31st, and 32nd weeks, respectively, by some of the Railways do not fit in; all these represent the receipts for seven days.

† Receipts of the Dublin, Wicklow, and Wexford Railway.

‡ Receipts of the Dublin, Wicklow, and Wexford Railway receipts for 12 days.

§ Including Dublin, Wicklow, and Wexford Railway receipts for 12 days.